

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CLARA A. SANTINI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-20655

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/23/2017 and confirmed on 5/1/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		13,227.02
Less Refunds to Debtor	53.78	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>13,173.24</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,347.85	
Trustee Fee	558.45	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,906.30</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	REGIONS BANK	3,933.35	3,933.35	0.00	3,933.35
	Acct: 1912				
	REGIONS BANK	0.00	0.00	0.00	0.00
	Acct: 1912				
					<b>3,933.35</b>
Priority					
	EDGARDO D SANTILLAN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	CLARA A. SANTINI	0.00	0.00	0.00	0.00
	Acct:				
	CLARA A. SANTINI	53.78	53.78	0.00	0.00
	Acct:				
	JOSEPH B AGUGLIA JR++	424.81	424.81	0.00	0.00
	Acct:				
	JOSEPH B AGUGLIA JR++	0.00	0.00	0.00	0.00
	Acct:				
	RONALD E COOK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	EDGARDO D SANTILLAN ESQ**	1,902.15	1,902.15	0.00	0.00
	Acct:				
	RONALD E COOK ESQ	173.04	173.04	0.00	0.00
	Acct:				
	RONALD E COOK ESQ	250.00	250.00	0.00	0.00
	Acct:				
	EDGARDO D SANTILLAN ESQ**	3,597.85	3,597.85	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-19				
	TOYOTA LEASE TRUST	1,412.08	1,412.08	0.00	1,412.08
	Acct: U395				
	RONDA J WINNECOUR PA ID #30399**	56.02	56.02	0.00	56.02
	Acct: \$/OE				
					<b>1,468.10</b>
Unsecured					
	DUQUESNE LIGHT COMPANY*	99.45	4.09	0.00	4.09

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2691				
	PORTFOLIO RECOVERY ASSOCIATES, L	4,812.02	197.68	0.00	197.68
	Acct: 6418				
	QUANTUM3 GROUP LLC AGNT - MOMA F	435.55	17.89	0.00	17.89
	Acct: 5657				
	CAPITAL ONE NA**	229.52	9.43	0.00	9.43
	Acct: 5248				
	CERASTES LLC	7,542.76	309.86	0.00	309.86
	Acct: 8803				
	NEW ALLIANCE FCU	3,607.82	148.21	0.00	148.21
	Acct: 9701				
	PEOPLES NATURAL GAS CO LLC*	308.62	12.68	0.00	12.68
	Acct: 8025				
	PORTFOLIO RECOVERY ASSOCIATES, L	94.37	3.88	0.00	3.88
	Acct: 3812				
	PORTFOLIO RECOVERY ASSOCIATES, L	3,549.02	145.79	0.00	145.79
	Acct: 9845				
	MIDLAND FUNDING LLC	388.97	15.98	0.00	15.98
	Acct: 9711				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9711				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KEVIN S FRANKEL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
					865.49

TOTAL PAID TO CREDITORS

6,266.94

TOTAL

CLAIMED 1,468.10

PRIORITY 3,933.35

SECURED 21,068.10

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
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Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CLARA A. SANTINI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20655

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Clara A. Santini  
DebtorCase No. 17-20655-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900Page 1 of 2  
Total Noticed: 28

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2020.

db Clara A. Santini, 2120-60 Greentree Rd., Apt. 710-West, Pittsburgh, PA 15220  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 cr +Regions Bank d/b/a Regions Mortgage, 7130 Goodlett Farms Parkway, A4W,  
 Cordova, TN 38016-4991  
 r +Renee Statler, Berkshire Hathaway, 1134 Thorn Run Rd., Moon Township, PA 15108-3181  
 14405236 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14369143 +Lendmark Financial Service, PO Box 87014, Fayetteville, NC 28304-7014  
 14384643 +Peoples Natural Gas, c/o S. James Wallace, 845 North Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14419956 Regions Bank d/b/a Regions Mortgage successor by m, PO Box 1860, Memphis, TN 38101-1860  
 14384645 +Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
 14384647 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corporation, 5005 North River Boulevard,  
 Cedar Rapids, IA 52411)  
 14391437 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 Cerastes, LLC,,  
 c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132  
 cr +E-mail/Text: newbk@Regions.com Apr 29 2020 03:22:32 Regions Mortgage,  
 7130 Goodlett Farms Parkway, A4W, Cordova, TN 38016-4991  
 14384636 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 03:32:24 Capital One,  
 1500 Capital One Drive, Henrico, VA 23238  
 14384637 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 03:34:23 Capital One Bank USA,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 14857758 +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 Cerastes, LLC,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14384638 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 29 2020 03:22:03 Comenity Bank/Boscov's,  
 PO Box 182789, Columbus, OH 43218-2789  
 14384639 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 29 2020 03:22:04  
 Comenity Capital Bank/Boscov's, PO Box 182120, Columbus, OH 43218-2120  
 14664323 +E-mail/Text: kburkley@bernsteinlaw.com Apr 29 2020 03:22:47 Duquesne Light Company,  
 c/o Allison L. Carr,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14384640 +E-mail/Text: bncnotices@becket-lee.com Apr 29 2020 03:21:54 Kohls Department Store,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 14377250 E-mail/Text: ktramble@lendmarkfinancial.com Apr 29 2020 03:21:42  
 Lendmark Financial Services, LLC, 2118 Usher Street, Covington GA 30014  
 14655066 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 29 2020 03:22:24 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 14384642 +E-mail/Text: lauriem@newalliancefcu.com Apr 29 2020 03:22:55 New Alliance FCU,  
 835 Merchant Street, Ambridge, PA 15003-2398  
 14664248 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 29 2020 03:34:33  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14373533 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 29 2020 03:33:26  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14643178 E-mail/Text: bnc-quantum@quantum3group.com Apr 29 2020 03:22:10  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14384644 +E-mail/Text: mtg.bankruptcy@regions.com Apr 29 2020 03:22:25 Regions Bank,  
 215 Forrest Street, Hattiesburg, MS 39401-3476  
 14384646 +E-mail/PDF: gecsed@recoverycorp.com Apr 29 2020 03:34:15 Synch/JcPenney, PO Box 965007,  
 Orlando, FL 32896-5007

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Toyota Motor Credit Corporation  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14384641\* +Lendmark Financial Service, PO Box 87014, Fayetteville, NC 28304-7014

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Apr 28, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Edgardo D Santillan on behalf of Debtor Clara A. Santini ed@santillanlaw.com,  
edsdcourt@debtlaw.com,edsdcourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,  
eds.myecfemail@gmail.com,r53999@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Joseph B. Aguglia, Jr. on behalf of Debtor Clara A. Santini jaguglia@verizon.net,  
googz21@hotmail.com  
Kevin Scott Frankel on behalf of Creditor Regions Bank d/b/a Regions Mortgage pabk@logs.com  
Kevin Scott Frankel on behalf of Creditor Regions Mortgage pabk@logs.com  
Lisa Cancanon on behalf of Creditor Cerastes, LLC, lisac@w-legal.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 10